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ABSTRACT

This report provides data and discusses trends in the demography and economics of Latinos. It was compiled in response to a request from Latino leaders for information on the needs of their constituents. In general the trends show that Latinos are falling through the safety net that government agencies are supposed to provide. Changes in the economy and the failure of antipoverty measures have rendered many Latino families at risk. More specific findings include the following: (1) the Latino poverty rate is increasing; (2) the poverty rate for children is increasing steadily while that of the elderly has decreased since 1980; (3) fewer families are being lifted out of poverty by government programs than previously; (4) Latino children are the fastest growing segment of the population; and (5) unless public programs succeed better with this population, its health, education, and welfare will be increasingly at risk. Figures and tables illustrate statistical data. (VM)

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PUBLIC POLICY REPORT 1

Falling Through the Safety Net

Latinos and the Declining Effectiveness of Anti-Poverty Programs in the 1980s

Robert R. Brischetto
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The objectives of SVRI are:

- to provide current political and demographic baseline data by precinct for voter registration campaigns;
- to inform the Hispanic leadership and public about the political opinions and behavior of Hispanics;
- to provide support to law suits challenging discriminatory election practices and systems;
- to provide ongoing evaluation of voter mobilization strategies; and
- to inform the Hispanic leadership and public about the impact of public policies on Hispanics.

SVRI Public Policy Reports are the product of studies on timely public policy issues which affect Hispanics generally and Mexican Americans in the Southwestern United States in particular.

These policy questions are identified through meetings with and polling Hispanic leaders, by polling Hispanic voters and by a research advisory board.

Other SVRI publications include:

Southwest Voter Research Notes, a monthly newsletter;

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Falling Through the Safety Net

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ACKNOWLEDGEMENTS

Falling Through the Safety Net is the product of a joint research effort between the Southwest Voter Research Institute and the Center on Budget and Policy Priorities. All figures are derived from official government statistics — both published and unpublished data — by the U.S. Bureau of the Census. The estimates of the impact of government aid on Hispanic poverty were prepared by the Center on Budget and Policy Priorities. The Center's director, Robert Greenstein, participated in editing this report. R. Michael Stevens of SVRI, was in charge of production and Gladys Alonzo in charge of distribution

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PREFACE

This study, *Falling Through the Safety Net: Latinos and the Declining Effectiveness of Anti-Poverty Programs in the 1980s*, initiates a new series of Public Policy Reports by the Southwest Voter Research Institute. This new series is designed to provide hard data on important public policy questions to Hispanic elected officials and leaders throughout the Southwest.

In the past our attention was rightly focused on the redress of age-old grievances through the mobilization of the Hispanic vote. As a consequence of these successful efforts, thousands of Latinos now hold elected and appointed offices. (In 1987, 3,030 Hispanics held elected office in the five Southwestern states compared to 1,566 in 1974.) Now we Hispanics must begin shifting our political strategy from one of powerlessness to one which concentrates on the responsible exercise of our growing political power.

In response to requests from Latino leaders for information concerning the needs of their constituents, The Southwest Voter Research Institute was chartered in 1984 to conduct research aimed at improving the level of political participation of Hispanics in the Southwest and organizing and networking leaders around important public policy questions. The Institute was founded on the premise that the political mobilization of Latinos must be based upon issues rather than candidates or parties.

Because of the federal character of our political system, the public policy agendas of all levels of government – local, state and national – are intertwined. Issues that affect Hispanics must be addressed at every level. This report, *Falling through the Safety Net*, amply demonstrates this fact. Reductions in federal anti-poverty programs, aimed at reducing the federal deficit, have had profound consequences for poor Hispanics, especially Latino children, which must be dealt with by state and local authorities.

The purpose of this and future SVRI Public Policy Reports is to provide information to Latino leaders relevant to the needs of their constituents and to empower them to shape the public policy agenda accordingly.

William C. Velasquez
President
Southwest Voter Research Institute

Falling Through the Safety Net:
Latinos and the Declining Effectiveness of Anti-Poverty Programs in the 1980s

SUMMARY OF FINDINGS

A review of U. S. Census Bureau statistics—both published and unpublished figures—reveals, the number of Latinos who are poor has been increasing dramatically during the decade of the 1980s.

- In 1979, 21.8% of Latinos were poor; by 1986, the Latino poverty rate was 27.3%.
- In 1986, the Latino poverty rate was slightly less than that of blacks but two and one-half times greater than the poverty rate of whites.

The increasing poverty among Latino children is becoming a major social problem.

- Since 1978, the percentage of poor among Latino children increased steadily, peaking at 39.9% in 1985. However, the poverty rate among elderly Latinos has decreased since 1980.
- In 1986, Latino children in female-headed families are two and one-half times more likely to be poor than children in families where the father is present.
- In 1986, two out of three Latino children in father-absent families were living below poverty.
- In 1986, Latinos comprised 7.9% of the total population, but they were 15.8% of all poor people and 19.4% of the poor children.

Government anti-poverty programs now lift a smaller proportion of poor Latino families with children out of poverty than they did in 1979.

- In 1979, cash benefits (Social Security, unemployment insurance, or public assistance) lifted nearly one of every eight Latino families with children out of poverty who would otherwise have been poor (13.1% of these families). In 1986, however, only one of every thirteen poor Latino families with children was lifted out of poverty by such programs (8.0% of these families).
- In 1979, non-cash benefits (food, housing and medical) combined with cash benefits lifted more than one in three (35.4%) poor Latino families with children out of poverty. By 1986, only one in five (20.1%) poor Latino families with children were raised above the poverty threshold by government aid of all types.

Latino children are the fastest growing segment in U.S. society. (Latinos are now one-third of the child population in Texas and California.) The failure of government programs to abate the growing poverty among young Latinos does not portend well for the future health, education and welfare of the nation's second largest and fastest growing minority group.

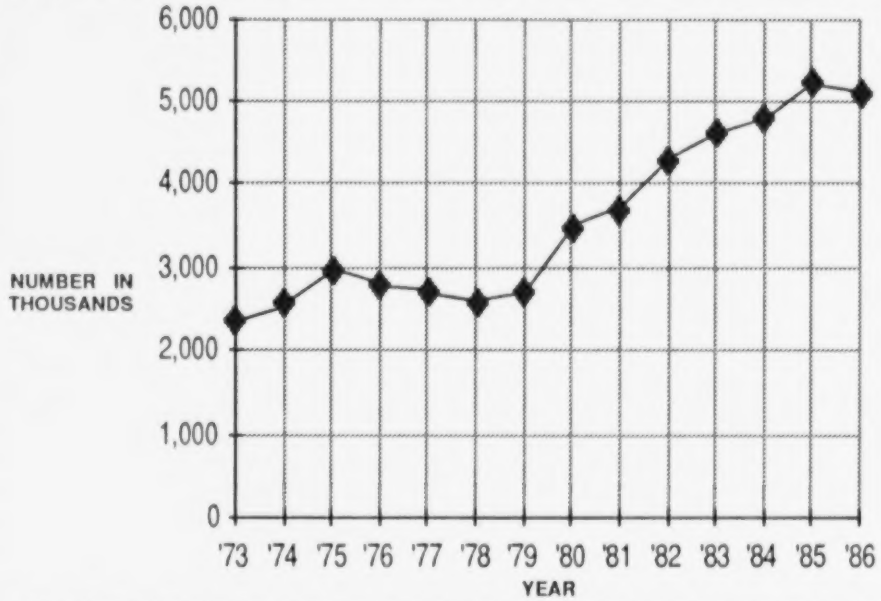
Southwest Voter Research Institute
Public Policy Report 1
March, 1988

Falling Through the Safety Net

TRENDS IN HISPANIC POVERTY: 1973-1986

The number of Latinos who are poor began to rise rather severely in 1980, a trend which continued until 1985, when it reached the highest point ever recorded—5.2 million.[1] The most recent income data reveal that in 1986 the number of Hispanics who were poor was 5.1 million, which is not a statistically significant change from that of the previous year (Figure 1). In 1986 a family of four was classified as poor if its cash income was less than $11,203.

Figure 1. NUMBER OF LATINOS BELOW POVERTY LINE: 1973-1986



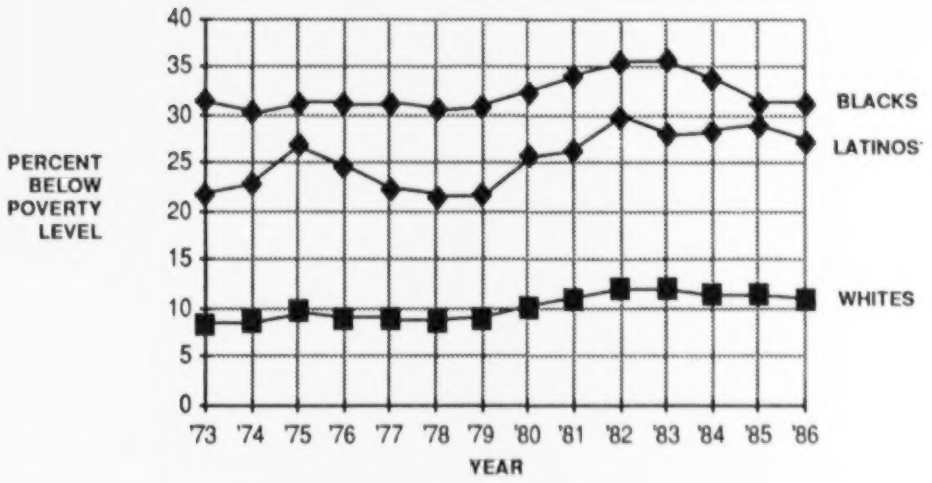
*Data after 1982 are based on different estimates of total Hispanic population and caution should be taken comparing pre and post-1982 figures on number below poverty.

The percentage of Latinos who are poor also has increased since 1979. In 1979, the Hispanic poverty rate was 21.8%; by 1986 it had increased to 27.3%. It reached a high point of 29.9% in 1982 during the recession.

The gap in poverty rates between whites and Hispanics has increased from 12.8 points in 1979 to 16.3 points in 1986. On the other hand, the gap between blacks and Hispanics has decreased from 9.2 points in 1979 to 3.8 points in 1986 (Figure 2).

[1] Because the methods for estimating the number of Hispanics in the population changed after 1982, it is difficult to make precise comparisons in the number of Hispanics who are poor between pre-1982 and post-1982 reports.

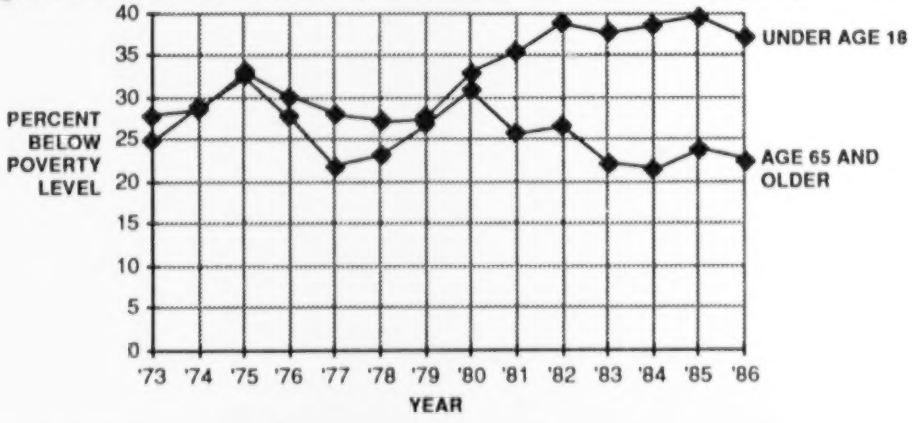
Figure 2. POVERTY RATE BY RACE: 1973-1986



*Latinos may be of any race.

The most severe poverty and the most dramatic increases are found among children. In 1979, the percent of Latino children who were poor was 27.7%. By 1985 the poverty rate for Latino children had increased to 39.9%, the highest level ever recorded. In 1986 it droped slightly to 37.1%. By contrast, the poverty rate for elderly Latinos declined from 26.8% in 1979 to 22.5% in 1986.

Figure 3. PERCENT POOR OF LATINOS BY AGE GROUP: 1973-1986



Poverty rates for Latino children in female-headed families are greater than for children in families where the father is present in the home (Table 1). Two in three Latino children in female-headed families were poor in 1986, while only one in four children in families where the male is present were poor. The poverty rate for black children in father-absent homes is similar to the rate among Latinos, but considerabley higher than for white children. Indeed, one of the main reasons why poverty rates for black children overall are higher than for Hispanic children is that three-fourths of all black children are growing up in female-headed families, whereas the proportion of Hispanic children in families with the father absent is less than one-half.

Table 1. PERCENT OF CHILDREN IN POVERTY BY FAMILY TYPE: 1986

TYPE OF FAMILY	LATINOS	BLACKS	WHITES
Female-Headed	67.1	66.7	46.3
Male Present	25.8	17.0	9.8
All Families	37.1	42.7	15.3

Source: U.S. Bureau of the Census, Current Population Reports, Series P-60, No. 15, *Money Income and Poverty Status of families and Pesons in the United States:* 1986 (Advance Data fromthe March 1987 Current Population Survey). Washington, D.C.: U.S. Government Printing Office, 1987.

Finally, Latinos who work appear to have been pushed into poverty by jobs that pay wages below the poverty line to a greater degree than have blacks or whites. One in every 41 whites who worked full-time, year-round in 1986 fell below the poverty threshold that year. One of every 21 blacks who worked full-time during the entire year was poor. But one in 15 Latinos who worked full-time, year-round, was poor.[2]

[2] U.S. Bureau of the Census, Current Population Reports, Series P-60, No. 15. *Money Income and Poverty Status of Families and Persons in the United States: 1986* (Advance Data from the March 1987 Current Population Survey). Washington, D.C.: U.S. Government Printing Office, 1987, Table 19, p. 29.

THE ANTI-POVERTY EFFECTIVENESS OF GOVERNMENT AID: 1979-1986

In an effort to understand the reasons behind the sharp rise in poverty among Latino children, a study of the anti-poverty impact of government benefit programs was conducted from unpublished and published census reports for the Southwest Voter Research Institute by the Center on Budget and Policy Priorities in Washington, D.C.

Methodology

Census Bureau data from the Current Population Surveys for each year since 1979 indicate the number of families that would be below the poverty line if various types of government benefits were not received. The Census tables contain:

- the number of families for each year with cash income—before any government benefits—below the poverty line;

- the number of families with cash income from non-government sources and from Social Security—but before any other government benefits—below the poverty level;

- the number of families with total cash income, including all government cash benefits, below the poverty line (the Census Bureau's official definition of poverty);

- the number of families with incomes below the poverty line if all cash income (including government cash benefits) is counted and if the value of food and housing benefits is also counted; and

- the number of families with income below the poverty line if all cash income as well as food, housing, and medical benefits are counted as income.[3]

These five measures of poverty can be used to evaluate how the anti-poverty effectiveness of various benefit programs has changed since 1979. For example, the effectiveness of Social Security benefits in lifting people above the poverty line can be seen by comparing the number of families who would be below the poverty line if they did not receive Social Security with the number who are poor after Social Security benefits are counted. The difference between these two numbers represents the number of families lifted out of poverty by Social Security. From these numbers, the *percentage* of families who would have been poor without Social Security, but

[3]Some have argued that the official poverty data are incomplete because they do not consider non-cash benefits. Others have noted that the experimental measures which count non-cash benefits are of questionable value in determining the number of people who are poor. In any case, if non-cash benefits are counted because they increase household purchasing power and disposable income, then taxes that are witheld from income and that reduce purchasing power and disposable income should be subtracted.

who are lifted out of poverty by Social Security, can also be computed.[4] (These estimates of the effects of cash and non-cash benefits are presented in table A-2 of the Appendix).

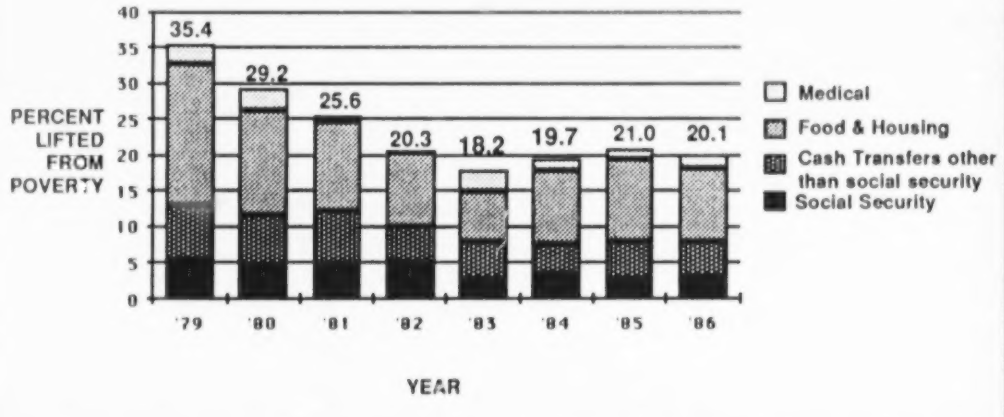
Findings

Cash Benefits

In 1979, some 627,000 Latino families with children had incomes below the poverty line, before government benefits are counted. The data indicate that cash benefits (from programs such as Social Security, unemployment insurance, and public assistance) lifted 82,000 of these families out of poverty—or 13.1% of the Latino families who would otherwise have been poor.

By 1986 (as indicated in table A-2 in the appendix), the number of impoverished Latino families with children had risen to 1,030,000. Yet while the number of Latino families with below-poverty incomes was rising, the number of Latino families lifted out of poverty by government cash benefit programs failed to increase accordingly. Only 8.0% of the Latino families who would otherwise have been poor, were removed from poverty by the cash-benefit programs in 1986.

Figure 4. LATINO FAMILIES WITH CHILDREN LIFTED FROM POVERTY BY TYPE OF GOVERNMENT AID PROGRAM



[4]In examining the changes in the impact of anti-poverty programs over time, this analysis assumes that there would not have been significant behavioral changes by poor families (for example, that there would not have been significant reductions in hours worked) if the benefit programs had retained an anti-poverty impact comparable to what they had in 1979. While some reduction in work hours might have occurred if benefits had been at higher levels, research on the impact of benefits on labor supply indicates that this effect would have been small and would have resulted in large differences from the numbers presented here.

In short, the anti-poverty impact of the programs diminished while poverty became even more severe. Had the programs had the same anti-poverty impact in 1986 as in 1979—i.e., had they continued to remove 13.1% of the Hispanic poor families from poverty—then 53,000 fewer Hispanic families with children would have been poor in 1986.

Government cash benefit programs include Social Security, unemployment insurance, Aid to Families with Dependent Children (AFDC), and Supplemental Security Income (SSI). Hispanic families are approximately half as likely to be lifted from poverty by Social Security benefits as are non-Latino famlies. This may be in part because Latinos are proportionately younger than the non-Latino population and thus less likely to receive Social Security benefits and in part because Latinos have incomes which are sinking further below the poverty line.

Non-Cash Benefits

The data discussed so far cover cash benefits only; the official definition of poverty is based on cash benefits and cash income before taxes. If the value of non-cash benefits is included in calculating family incomes, the increasing failure of government programs to lift Latino families with children out of poverty becomes even more striking.[5]

In 1979, 35.4% of Latino families with children who would otherwise have been poor were removed from poverty by cash and non-cash benefits (including food, housing and medical benefits). Of the 627,000 Latino families with children who would otherwise have been poor, 222,000 of them were lifted out of poverty by all government cash and non-cash benefit programs.

By 1986, the number of poor Latino families with children was rising and the number of these families lifted out of poverty by all government programs was falling. Only 207,000 poor Latino families with children, or 20.1% of the families who would otherwise have been poor, were removed from poverty by cash and non-cash benefit programs.

In short, the anti-poverty impact cash and non-cash programs declined more

[5] Two alternative approaches to measuring poverty are used by the Census Bureau when consideration is given to non-cash benefits: the "recipient value" method and the "market value" method. It should be noted that both are methods which are being tested and which the Census Bureau is likely to revise in the future. This study utilizes the market value method when evaluating the impact of food and housing benefits and the recipient value method of measuring poverty when evaluating the impact of medical benefits and all non-cash benefits combined.

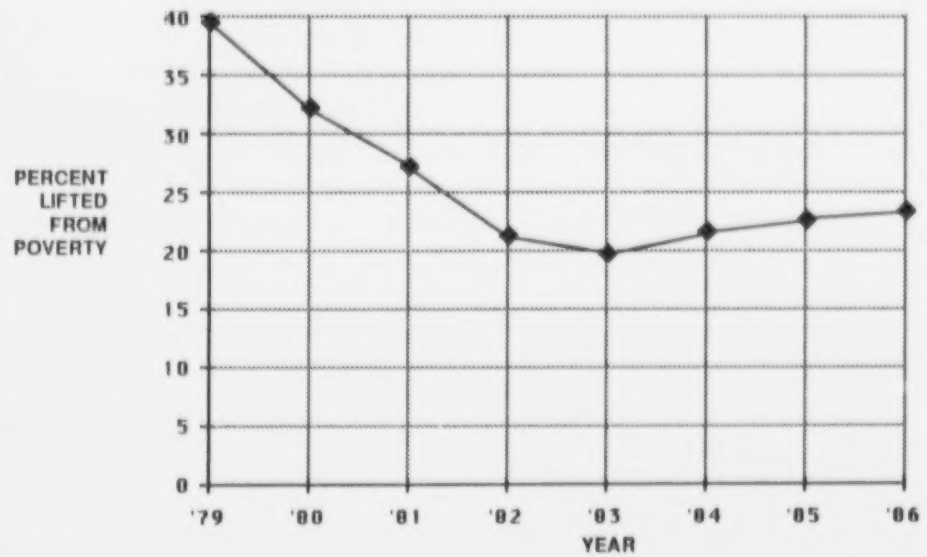
sharply than the anti-poverty impact of cash benefit programs alone. Had the cash and non-cash programs had the same impact in 1986 as they did in 1979 — that is, had they continued to lift 35.4% of these families from poverty — then some 158,000 fewer Latino families with children would have been poor in 1986.

Impact on Female-Headed Families

Female-headed families were hit hardest by the decline in anti-poverty effectiveness of governmnet programs from 1979 to 1983. In 1979, two out of five female-headed Latino families with children were lifted out of poverty by all cash and non-cash transfers; by 1983, the proportion helped out of poverty by these programs had declined to one in five.

Since 1983, when federal reductions in low-income benefits had virtually halted and modest restorations were made in state AFDC programs, the proportion of female-headed Hispanic families lifted from poverty by all cash and non-cash benefits increased slightly to 23.4% in 1986. (AFDC benefits rose in real dollars—i.e. after being adjusted for inflation—for the first time in a decade in 1985 and 1986.)

Figure 5. PERCENT OF LATINO FEMALE-HEADED FAMILIES LIFTED FROM POVERTY BY ALL GOVERNMENT BENEFITS: 1979-1986



EXPLAINING THE DECLINING EFFECTIVENESS OF ANTI-POVERTY PROGRAMS

If the year-to-year changes in the impact of the various anti-poverty programs are examined alongside public policy changes and changes in the economy, several explanations for the declining effectiveness of anti-poverty programs become apparent. The most obvious policy-related factors are the failure of states to increase benefits to keep up with inflation and federal budget reductions during the early 1980s.

Failure of State Aid

During the 1979-1986 period, benefit levels set by states in the Aid to Families with Dependent Children program (AFDC) have lagged well behind inflation. Congressional Research Service data show that AFDC benefits for a family of four with no other income fell 18.5 percent during this period in the typical (or median) state, after adjustment for inflation.[6] The greatest benefit lags appear to have occurred during the period of highest inflation in 1979 and 1980. Not suprisingly, the data show that one of the two largest year-to-year drops in the anti-poverty effectiveness of the programs came between 1979 and 1980.

Federal Budget Cuts of the Early 1980s

The other largest year-to-year drops occured between 1981 and 1982 and between 1982 and 1983, precisely when the largest federal budget cuts enacted in 1981 and 1982 took effect. Significant reductions in the anti-poverty effectiveness of all categories of programs—from Social Security to non-cash benefits—were enacted from 1981 to 1983.[7] Budget reductions were made in AFDC, food stamps, unemployment insurance, Social Security, Medicaid, Medicare, and subsidized housing programs.

Since 1983, relatively few further reductions have been made in these programs modest restorations have been made in several of the programs, such as AFDC. One program in which reductions were made at federal and state levels is the unemployment insurance program. The proportion of the unemployed receiving unemployment insurance fell from 42% in 1979 to 33% in 1986, the lowest yearly figure recorded up to that time.

[6] Center on Budget and Policy Priorities, "Unemployment Insurance Coverage in October is Lowest Recorded in Program's History," Washington, D.C., Nov. 11, 1987.

[7] Among the cuts enacted in 1981 were reductions in Social Security benefits for certain categories of families with children.

The most recent data show that two of the states with large Latino populations were among the lowest in unemployment insurance coverage. In October 1987, only 19.0% of all jobless workers in Texas received unemployment benefits and in Florida only 18.4% received benefits.[8]

One reason for the drop in unemployment insurance coverage is the marked increase in the number of long-term unemployed (those out of work more than six months and still looking for jobs) coupled with federal and state budget cuts which virtually ends unemployment benefits for this group.

Reductions in the anti-poverty effectiveness of the programs are greater when non-cash benefits are counted. Since 1979, non-cash benefit programs were subject to budget reductions along with most of the cash benefits programs. In addition, the shrinkage of both cash and non-cash benefits has meant that families who had previously been lifted above poverty by a combination of cash and non-cash benefits were now significantly less likely to be raised above the poverty line by the combined benefit package.

Changes in the Economy

Several other factors also appear to have contributed to the lessened anti-poverty impact of the programs. There appears to have been an underlying trend in the economy that has resulted in the non-benefit incomes of many poor families falling farther below the poverty line, probably as a result of such factors as longer average periods of unemployment and declines in real wages. Real wages were lower in 1986 than in any year in the 1970s. Since 1979, the number of Latino families with incomes below $5,000 has increased by 50%. It appears that for some families, their non-benefit income may have declined to the point where, even after being supplemented by government benefits, it no longer brings them up above the poverty line.

[8] These figures are taken from U.S. Department of Labor, Bureau of Labor Statistics, *News*, "The Employment Situation: October 1987," November 6, 1987, and U.S. Department of Labor, Employment and Training Administration, *Unemployment Insurance Claims*, Reference Week: October 24, 1987. Compiled and reported by the Center on Budget and Policy Priorities on November 11, 1987.

CONCLUSION

Census data clearly indicate that poverty among Latinos has increased during the 1980s. When measures of the value of non-cash benefits are included in the definition of poverty, the increase in Latino poverty is even more rapid. Those hit hardest by these cuts have been the children – two in five of them live in poverty and, where the father is absent, two in three are poor.

Poverty trends in the 1980s have been quite different for Latino elderly and Latino children. Poverty among elderly Hispanics has been declining in the 1980s. Yet, the trend during the first half of this decade has been a sharp increase in the poverty rate of Latino children, followed by a leveling off by mid-decade. These patterns are not unrelated to public policies and programs vis-a-vis the poor. The decrease in poverty for elderly Latinos may be due in large part to the fact that the the primary cash transfer programs for the elderly poor—Supplemental Security Income (SSI) and Social Security—have their benefits indexed to inflation. However, those hit hardest by the large federal cuts of the early 1980s were the children in poor families. The states did not respond by filling the gap left by federal cuts; welfare benefits for children in poor families headed by women did not keep up with inflation.

The fact that Latino children are the fastest growing segment of U.S. society signals the dimensions of a major social problem. In two of the largest states, Latino children are now almost one-third of the population below age 18. In Texas. for example, Latinos increased from 28.6% to 33.1% of the population of children from 1980 to 1986. In California, Latinos comprise 31.2% of the child population. The problem of poverty among Latino children will have a major impact on the eductation, health and welfare systems of states and of the nation and deserves the attention to policy makers at all levels of government.

APPENDIX

Table A-1. BACK-UP STATISTICS FOR FIGURES 1-3

Year	Number of Poor Latinos	Percent Poor by Race			Percent Poor by Age	
		Blacks	Latinos	Whites	Age 65+	Under 18
1973	2,366	31.4	21.9	8.4	24.9	27.8
1974	2,575	30.3	23.0	8.6	28.9	28.6
1975	2,991	31.3	26.9	9.7	32.6	33.1
1976	2,783	31.1	24.7	9.1	27.7	30.1
1977	2,700	31.3	22.4	8.9	21.9	28.0
1978	2,607	30.6	21.6	8.7	23.2	27.2
1979	2,921	31.0	21.8	9.0	26.8	27.7
1980	3,491	32.5	25.7	10.2	30.8	33.0
1981	3,713	34.2	26.5	11.1	25.7	35.4
1982	4,301	35.6	29.9	12.0	26.6	38.9
1983	4,633	35.7	28.0	12.1	22.1	37.7
1984	4,806	33.8	28.4	11.5	21.5	38.7
1985	5,236	31.3	29.0	11.4	23.9	39.6
1986	5,117	31.1	27.3	11.0	22.5	37.1

Source: U.S. Bureau of the Census, Current Population Reports, Series P-60, No. 15, *Money Income and Poverty Status of Families and Persons in the United States: 1986* (Advance Data from the March 1987 Current Population Survey). Washington, D.C.: U.S. Government Printing Office, 1987.

Table A-2. BACK-UP STATISTICS FOR FIGURES 4 & 5.

HISPANIC FAMILIES WITH RELATED CHILDREN UNDER 18 LIFTED FROM POVERTY BY GOVERNMENT AID PROGRAMS: 1979-1986

(Numbers other than percents are in thousands)

	1979	1980	1981	1982	1983	1984	1985	1986
All Poor Hispanic Families								
Before transfers	627	744	790	892	899	946	1037	1030
Lifted from poverty due to:								
Social Security	35	35	39	47	25	35	29	32
Percent	5.6	4.7	4.9	5.3	2.8	3.7	2.8	3.1
All Cash Transfers	82	88	97	90	72	74	83	82
Percent	13.1	11.8	12.3	10.1	8.0	7.8	8.0	8.0
Cash Transfers + food, housing	205	196	195	183	136	169	203	189
Percent	32.7	26.3	24.7	20.5	15.1	17.9	19.6	18.3
Cash + Noncash transfers	222	217	202	181	164	186	218	207
Percent	35.4	29.2	25.6	20.3	18.2	19.7	21.0	20.1
Poor Female-headed Hispanic Families								
Before transfers	333	391	427	434	437	486	534	535
Lifted from poverty due to:								
Social Security	15	14	20	17	13	17	12	11
Percent	4.5	3.6	4.7	3.9	3.0	3.5	2.2	2.1
All Cash Transfers	45	53	53	43	36	39	41	46
Percent	13.5	13.6	12.4	9.9	8.2	8.0	7.7	8.6
Cash Transfers + food, housing*	118	111	115	94	67	100	112	114
Percent	35.4	28.4	26.9	21.7	15.3	20.6	21.0	21.3
Cash + Noncash transfers**	132	126	116	92	86	105	121	125
Percent	39.6	32.2	27.2	21.2	19.7	21.6	22.7	23.4

*Food and housing transfers valued under market value method.

**All noncash transfers (which includes medical care, but excludes institutional expenditures) valued under the recipient value method.

Source: Bureau of the Census, *Technical Paper 51*, Tables 2, 4, 5, 7, 8, 10, 11 and 13; *Technical Papers 52 and 55*, Unpublished Census data, 1986.

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